Fill in this information to identify the case:

Debtor 1 _____Lloyd Douglas Carter_____

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: __Eastern_____ District of __Arkansas____
(State)

Case number ____15-12277_____

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1:	Mortgage Information

Name of creditor: __U.S. Bank Trust National Association_____

Court claim no. (if known): _____2-1_____

Last 4 digits of any number you use to identify the debtor's account: __9__ __2__ __2__ __4__

Property address: __9202 Peachtree Lane_____
Number   Street

_____

__Sherwood, AR 72120_____
City   State   ZIP Code

Part 2:	Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default
on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default
on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date
of this response is: $ _____

Part 3:	Postpetition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of
the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: __07__/ __01__ / __2020__
MM / DD / YYYY

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5)
of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) $ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) $ _____

c. **Total**. Add lines a and b.   (c) $ _____

Creditor asserts that the debtor(s) are contractually
obligated for the postpetition payment(s) that first became
due on: ____/_____/_____
MM / DD / YYYY

Debtor 1   Lloyd Douglas Carter
             First Name   Middle Name   Last Name

Case number (*if known*) ___15-12277___

Part 4:   Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5:   Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✘ /s/ Christopher K. Baxter
   Signature

Date 06 / 24 /2020

Print   Christopher K. Baxter
        First Name   Middle Name   Last Name

Title   Attorney

Company   Marinosci Law Group, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address   14643 Dallas Parkway, Suite 750
          Number   Street

          Dallas TX 75452
          City   State   ZIP Code

Contact phone   (972) 331 – 2300

Email ecf@mlg-defaultlaw.com

CERTIFICATE OF SERVICE

I, hereby certify that a true and correct copy of the foregoing document was served on the Debtor via United States Mail at the address listed on PACER, and to the Debtor's attorney, the Chapter 13 Trustee, the U.S. Trustee, and all parties requesting notice via CM/ECF on June 24, 2020.

Lloyd Carter
9202 PEACH TREE LANE
SHERWOOD, AR 72120

Marinosci Law Group, P.C.
/s/Carla Ward
Email: ecf@mlg-defaultlaw.com
ATTORNEYS FOR CREDITOR